

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
LUBBOCK DIVISION**

In re:

JAMES MICHAEL MCCUTCHEON

Debtor(s)

Case No. 14-50069

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Robert B. Wilson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2014.
- 2) The plan was confirmed on 06/26/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/03/2016, 11/03/2017, 03/03/2018, 08/30/2018.
- 5) The case was completed on 02/21/2019.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,400.00.
- 10) Amount of unsecured claims discharged without payment: \$18,760.47.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,980.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$31,980.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,993.14
Other	\$151.05

TOTAL EXPENSES OF ADMINISTRATION: **\$6,344.19**

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANDREWS FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,928.00	1,928.80	1,928.80	1,928.80	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
DFAS-IN-FYFS MAIL STOP: 108	Unsecured	0.00	NA	NA	0.00	0.00
EXECUTIVE CREDIT BUREAU	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,795.82	1,795.82	365.35	0.00
INTERNAL REVENUE SERVICE	Priority	14,000.00	13,386.25	13,386.25	13,386.25	0.00
KESSLER FEDERAL CREDIT UNION	Secured	23,949.00	24,135.24	24,135.24	4,534.15	1,441.77
KESSLER FEDERAL CREDIT UNION	Secured	13,324.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	4,419.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
KESSLER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
LUBBOCK CENTRAL APPRAISAL DIS	Secured	3,923.35	4,204.87	4,204.87	0.00	0.00
MICHAEL J. SCOTT, PC	Unsecured	0.00	NA	NA	0.00	0.00
MILITARY STAR	Unsecured	0.00	NA	NA	0.00	0.00
MORTGAGE SERVICE CENTER	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	199,023.00	NA	NA	0.00	0.00
OMNI FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,543.00	1,543.84	1,543.84	1,543.84	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RS CLARK & ASSOCIATES	Unsecured	2,824.00	NA	NA	0.00	0.00
SECURITY FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
SECURITY FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
SUN LOAN COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
TEXAS CHILD SUPPORT DISBURSEM	Priority	2,449.00	2,435.65	2,435.65	2,435.65	0.00
TEXAS CHILD SUPPORT DISBURSEM	Unsecured	4,073.00	NA	NA	0.00	0.00
TINKER FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	1,014.00	NA	NA	0.00	0.00
WESTMARK REALTORS	Unsecured	5,000.00	NA	NA	0.00	0.00
WORLD FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
YES FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
YES FINANCE	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,135.24	\$4,534.15	\$1,441.77
All Other Secured	\$4,204.87	\$0.00	\$0.00
TOTAL SECURED:	\$28,340.11	\$4,534.15	\$1,441.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$2,435.65	\$2,435.65	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,386.25	\$13,386.25	\$0.00
TOTAL PRIORITY:	\$15,821.90	\$15,821.90	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,268.46	\$3,837.99	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,344.19</u>	
Disbursements to Creditors	<u>\$25,635.81</u>	
TOTAL DISBURSEMENTS :		<u>\$31,980.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2019

By: /s/ Robert B. Wilson

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.